In re: Darren A. Tucker Debtor Case No. 16-04747-RNO Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0314-1 User: CKovach Page 1 of 3 Date Rcvd: Aug 02, 2017 Form ID: 309A Total Noticed: 50

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 04, 2017.
                                           259 West Market Street, York, PA 17401-1007
r., Kozloff Stoudt, 2640 Westview Drive, Wyomissing, PA 19610-1186
db
                   +Darren A. Tucker,
                   +Charles N Shurr, Jr.,
aty
                   +D. Troy Sellars, Office of the United States Trustee,
                                                                                           228 Walnut St.,
aty
                                                                                                                  Suite 1190,
                     Harrisburg, PA 17101-1722
aty
               ++++DONNA DONAHER, FIRST NATIONAL BANK, 1 N SHORE CTR STE 503,
                                                                                                    PITTSBURGH PA 15212-5837
                   (address filed with court: Donna Donaher, First National Bank, One North Shore Center,
                     Pittsburgh, PA 15212)
                   +James Warmbrodt, 701 Market Street Suite 5000, Philadephia, PA 19106-1541
atv
                                                                             Suite 2200, Gulf Tower,
                   +Peter J Ashcroft,
                                            Bernstein-Burkley, P.C.,
                                                                                                              707 Grant Street,
aty
                     Pittsburgh, PA 15219-1908
                                                          CGA Law Firm, 135 North George Street, York, PA 17401-1132 Shurr, Jr., Esquire, Kozloff Stoudt, 2640 Westview Drive,
                   +Lawrence V. Young (Trustee),
tr
                   +Fulton Bank, c/o Charles N. Shurr, Jr., Esquire,
cr
                     Wyomissing, PA 19610-1186
                   +1ST NATL BANK, 4140 E STATE ST,
4857286
                                                                HERMITAGE, PA 16148-3401
                   +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568
4857288
                   +Charles N. Shurr Jr., Esquire, Kozloff Stoudt, 2640 Westview Drive, Wyomissing, pa 19610-1186
4857289
4915130
                   +Donna M Donaher Esquire, First National Bank of Pennsylvania,
                     12th Federal Street, Pittsburgh, PA 15212-5816
4876445
                   +First National Bank of Pennsylvania,
                                                                    4140 E State Street, Hermitage, PA 16148-3401
                   +First National Bank of Pennsylvania,
                                                                  c/o Donna Donaher, One North Shore Center,
4866024
                   12 Federal St, 1st Floor, Pittsburgh, PA 15212-5752
+Fulton Bank, c/o Fulton Financial Corporation, Attn: Rollin W. Apgar,
4883929
                   1102 Shrewsbury Commons Avenue, Shrewsbury, PA 17361-1604
+Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
+Howard Gershman, Gershman Law Offices PC, 610 York Road Suite 200,
4868629
4915129
                     Jenkintown, PA 19046-2867
                  +MB FINANCIAL SERVICES, PO BOX 961, ROANOKE, TX 76262-0961
#+METRO BANK, ATTN LOAN SERVICING, PO BOX 4999, HARRISBURG, PA 17111-0999
4857299
4857300
                  +Mercedes-Benz Financial Services USA, LLC, Warner Norcross & Judd LLP, Dennis Loughlin, 2000 Town Center, Suite 2700, Southfield, MI 48075-1318
+Office of Attorney General, Financial Enforcement Section, Strawberr, Harrisburg, Pennsylvania 17120-0001
4897441
4857301
                   +PNC Bank, National Association, P5-PCLC-A1-N, 2730 Liberty Avenue,
4857303
                     Pittsburgh, PA 15222-4704
                   +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541
The City of York, Pennsylvania, PO Box 1506, York, PA 17405-1506
4889117
                                                                                   Norfolk, VA 23541-1021
4857306
                   +U.S. Department of Justice, PO Box 227, Ben Frankling Station,
4857307
                    Washington, District of Columbia 20044-0227
United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754
4857308
                   +Valerie Smith, c/o PRA Receivables Management LLC, PO Box 41021, Norfolk, VA 23541-1021
+York County Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501
4915132
                   +York County Tax Claim Bureau,
                                                                                          York, PA 17401-1501
4907440
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: jmh@johnhyamslaw.com Aug 02 2017 18:47:11 John Matthew Hyams,
                     Law Offices of John M. Hyams, 555 Gettysburg Pike,
                                                                                         Suite C-402, Mechanicsburg, PA 17055
                   +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 02 2017 18:47:30
                                                                                                         United States Trustee,
ust
                     228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
                    E-mail/Text: bankruptcy@bbandt.com Aug 02 2017 18:47:22
4921623
                                                                                              BB&T.
                                                                                                        PO Box 1847,
                     Wilson NC 27894
4880549
                    EDI: BANKAMER.COM Aug 02 2017 18:48:00
                                                                         Bank Of America, N.A., PO BOX 31785,
                     Tampa, FL 33631-3785
                    EDI: BANKAMER.COM Aug 02 2017 18:48:00
4857287
                                                                         Bank of America, N.A.,
                                                                                                        FI-9-600-02-26.
                   PO Box 45224, Jacksonville, FL 32232-5224
+EDI: CHASE.COM Aug 02 2017 18:48:00 CHASE
                                                                     CHASE,
                                                                                 PO BOX 15298.
                                                                                                   WILMINGTON, DE 19850-5298
4857290
4857291
                   +EDI: CITICORP.COM Aug 02 2017 18:48:00
                                                                         Citi, PO Box 6241,
                     Sioux Falls, South Dakota 57117-6241
                   +EDI: CONVERGENT.COM Aug 02 2017 18:48:00
4857292
                                                                            Convergent,
                   Renton, Washington 98057-9004
+E-mail/Text: dloughlin@wnj.com Aug 02 2017 18:47:33 Dennis W. Loughlin,
Warner Norcross & Judd LLP, 2000 Town Center, Suite 2700, Southfield, MI 48075-1318
4897440
4857293
                     OMAHA, NE 68154-8000
                    EDI: FORD.COM Aug 02 2017 18:48:00 For P O Box 55000, Detroit MI, 48255-0953 EDI: FORD.COM Aug 02 2017 18:48:00 For Colorado Spring, CO 80962
4874768
                                                                    Ford Motor Credit Company LLC, Dept 55953,
4916933
                                                                    Ford Motor Credit Company, LLC, PO Box 62180,
                   +E-mail/Text: bankruptcy@fult.com Aug 02 2017 18:47:45
4857296
                                                                                            Fulton Bank,
                                                                                                             Loan Operations,
                                    East Petersburg, PA 17520-0069
                     PO Box 69,
                   +E-mail/Text: bankruptcy.notices@hdfsi.com Aug 02 2017 18:47:39
4857297
                                                                                                     HARLEY DAVIDSON,
                    3850 ARROWHEAD DRIVE, CARSON CITY, NV 89706-2016
EDI: IRS.COM Aug 02 2017 18:48:00 Internal Revenue Service, PO Box 7346,
4857298
                     Philadelphia, Pennsylvania 19101-7346
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District/off: 0314-1 User: CKovach Page 2 of 3 Date Royd: Aug 02, 2017 Form ID: 309A Total Noticed: 50

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
4887606
                  EDI: RESURGENT.COM Aug 02 2017 18:48:00
                                                                  LVNV Funding, LLC its successors and assigns as,
                  assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
                   Greenville, SC 29603-0587
4857302
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2017 18:47:27
                                                                                           PA Department of Revenue,
                  Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
                  EDI: PRA.COM Aug 02 2017 18:48:00
                                                            Portfolio Recovery Associates, LLC,
                                                                                                      POB 12914,
4907662
                   Norfolk VA 23541
                +E-mail/Text: bankruptcy@bbandt.com Aug 02 2017 18:47:26 ATTN CREDIT DISPUTE, PO BOX 1847, WILSON, NC 27894-1847 E-mail/Text: bankruptcy@bbandt.com Aug 02 2017 18:47:26
4857304
                                                                                    SHEFFIELD FINANCE,
                                                                                    Sheffield Financial, PO Box 1847,
4868210
                   Wilson, NC 27894-1847
4857305
                 +EDI: CITICORP.COM Aug 02 2017 18:48:00
                                                                 THD/CBNA,
                                                                               PO BOX 6497,
                  SIOUX FALLS, SD 57117-6497
                 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 02 2017 18:47:30
4857309
                                                                                             United States Trustee,
                   228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
                                                                                                      TOTAL: 22
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +Howard Gershman,
                                      Gershman Law Offices, PC,
                                                                     610 York Road, Ste. 200,
aty*
                   Jenkintown, PA 19046-2867
cr*
                 +First National Bank of Pennsylvania,
                                                            c/o Donna Donaher,
                                                                                    One North Shore Center,
                  12 Federal St, 1st Floor, Pittsburgh, PA 15212-5752
                 +PRA Receivables Management, LLC, PO Box 41021,
                                                                         Norfolk, VA 23541-1021
                                                           OMAHA, NE 68154-8000
4857294*
                +FORD MOTOR CREDIT, PO BOX 542000,
                                         PO BOX 542000, OMAHA
MPANY, PO BOX 62180,
                                                            OMAHA, NE 68154-8000
4857295*
                +FORD MOTOR CREDIT,
               ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 (address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,
4875450*
                   Detroit, MI 48255-0953)
                                                                                                      TOTALS: 0, * 6, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2017 Signature: /s/Joseph Speetjens

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

Charles N Shurr, Jr. on behalf of Creditor Fulton Bank cshurr@kozloffstoudt.com,  ${\tt jcoombs@kozloffstoudt.com;dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com;dgabala@kozl$ D. Troy Sellars on behalf of Asst. U.S. Trustee United States Trustee

D.Troy.Sellars@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov

Donna Donaher on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

Howard Gershman on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmllawgroup.com John Matthew Hyams on behalf of Debtor Darren A. Tucker jmh@johnhyamslaw.com, jak@johnhyamslaw.com;mii@johnhyamslaw.com

Lawrence V. Young (Trustee) lyoung@cgalaw.com, pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com District/off: 0314-1 User: CKovach Page 3 of 3 Date Rcvd: Aug 02, 2017 Form ID: 309A Total Noticed: 50

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Peter J Ashcroft on behalf of Creditor Mercedes-Benz Financial Services USA, LLC pashcroft@bernsteinlaw.com,

pghecf@bernsteinlaw.com;pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.courtd

rive.com;dschimizzi@bernsteinlaw.com;acarr@bernsteinlaw.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information	to identify the case:	
Debtor 1	Darren A. Tucker	Social Security number or ITIN xxx-xx-3311
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN
	Tilst valle Middle Name Lest valle	EIN
United States Bankruptcy Court Middle District of Pennsylvania		Date case filed in chapter 13 November 18, 2016
Case number:	1:16-bk-04747-RNO	Date case converted to chapter 7 July 20, 2017

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Darren A. Tucker	
2.	All other names used in the last 8 years		
3.	Address	259 West Market Street York, PA 17401	
4.	<b>Debtor's attorney</b> Name and address	John Matthew Hyams Law Offices of John M. Hyams 555 Gettysburg Pike Suite C–402 Mechanicsburg, PA 17055	Contact phone 717–766–5300  Email: <u>imh@johnhyamslaw.com</u>
5.	Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848–4900 Email: <u>lyoung@cgalaw.com</u>

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

## 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>.

U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908

Hours open Monday – Friday 9:00 AM to 4:00 PM

Contact phone (717) 901-2800

Date: August 2, 2017

Location:

### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## September 13, 2017 at 01:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401

Filing deadline: November 12, 2017

\*\*\* Valid photo identification and proof of social security number are required \*\*\*

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

# File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

## You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

# Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

# 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2